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on August 21, 2006.

**AMENDMENT UNDER 37 CFR 1.116  
EXPEDITED PROCEDURE –  
EXAMINING GROUP 3624**

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TOWNSEND and TOWNSEND and CREW LLP

By: /Bonnie Rickles/  
Bonnie Rickles

PATENT  
Attorney Docket No.: 020375-043300US

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Justin Monk et al.

Application No.: 10/690,394

Filed: October 20, 2003

For: SYSTEMS AND METHODS FOR  
FRAUD MANAGEMENT IN  
RELATION TO STORED VALUE  
CARDS

Customer No.: 20350

Confirmation No. 3753

Examiner: Thu Thao Havan

Technology Center/Art Unit: 3624

RESPONSE UNDER 37 CFR 1.116  
EXPEDITED PROCEDURE EXAMINING  
GROUP 3624

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Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Final Office Action mailed June 19, 2006 on the above-referenced application, please enter the following amendments and remarks:

**A Listing of the Claims** are reflected in the listing which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 7 of this paper.